Attorney Docket No. 807009 U.S. Serial No. Not Assigned Filed: January 25, 2002 Title: Payment System Inventor: Ynjiun P. Wang Sheet I of 15

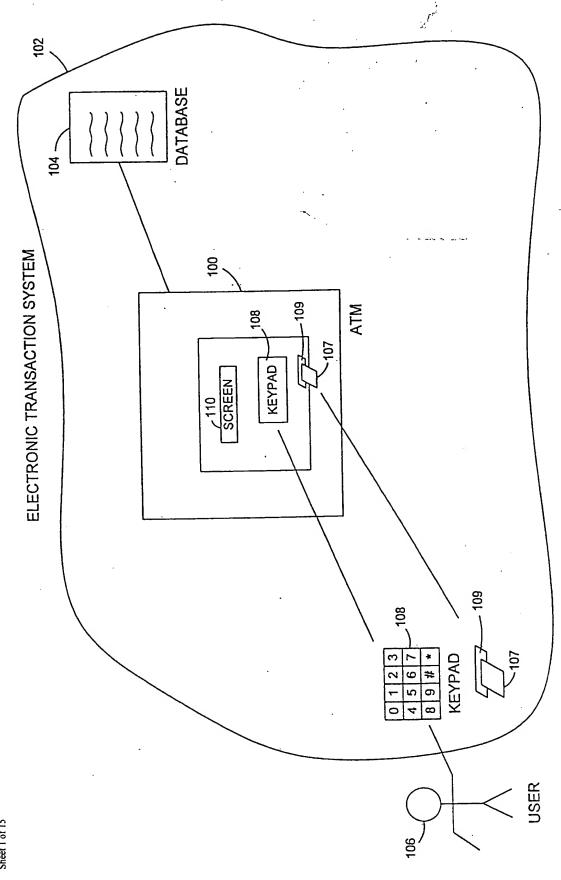
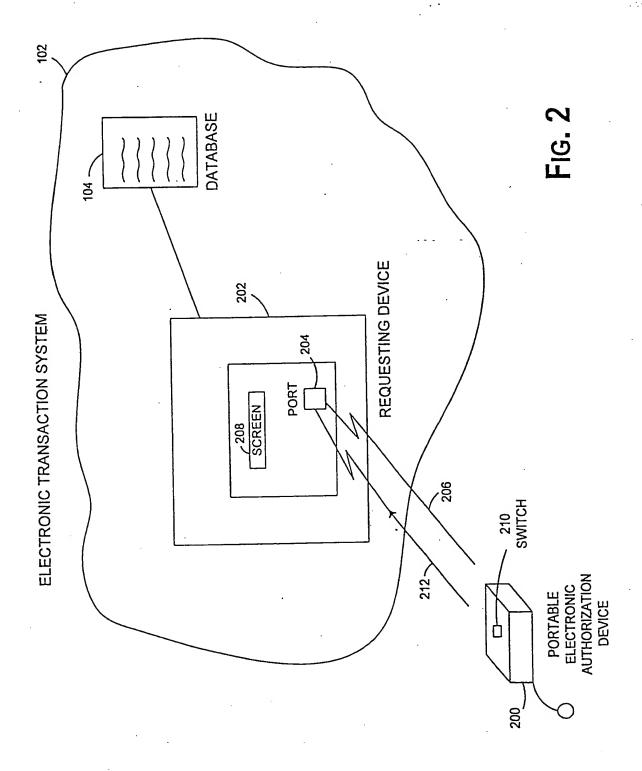


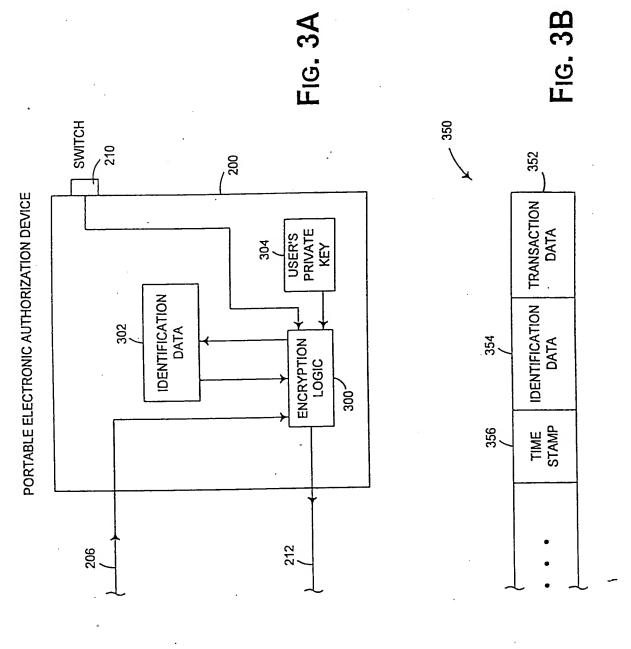
FIG. 1 (PRIOR ART)



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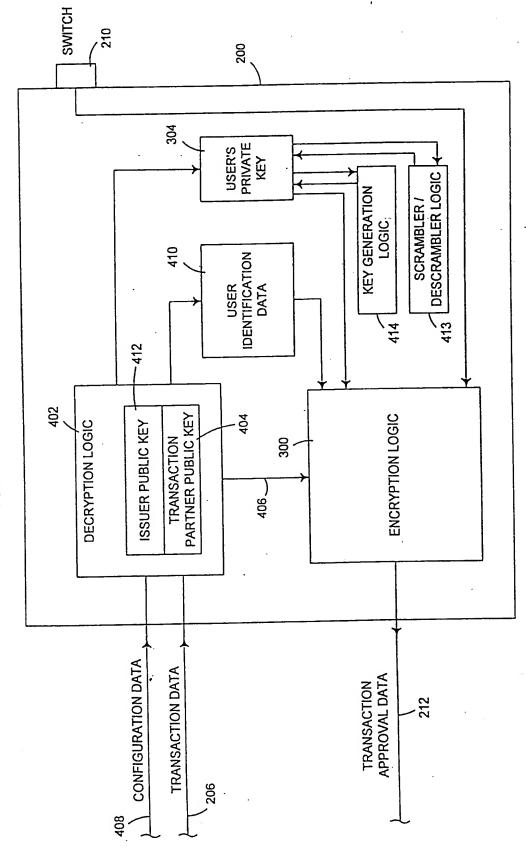
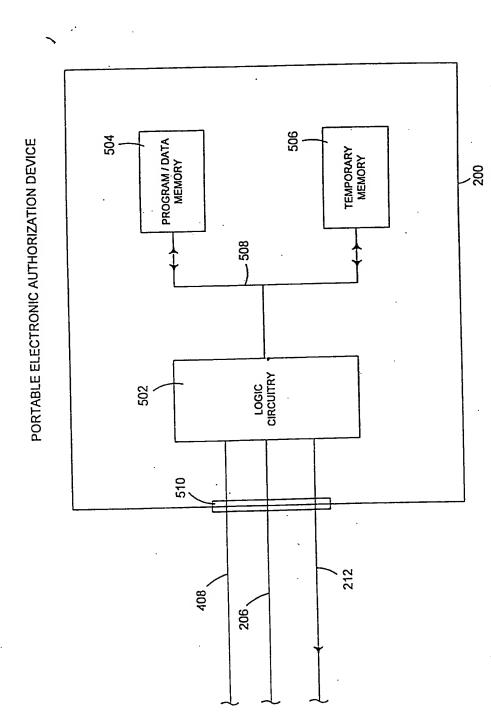


Fig. 4

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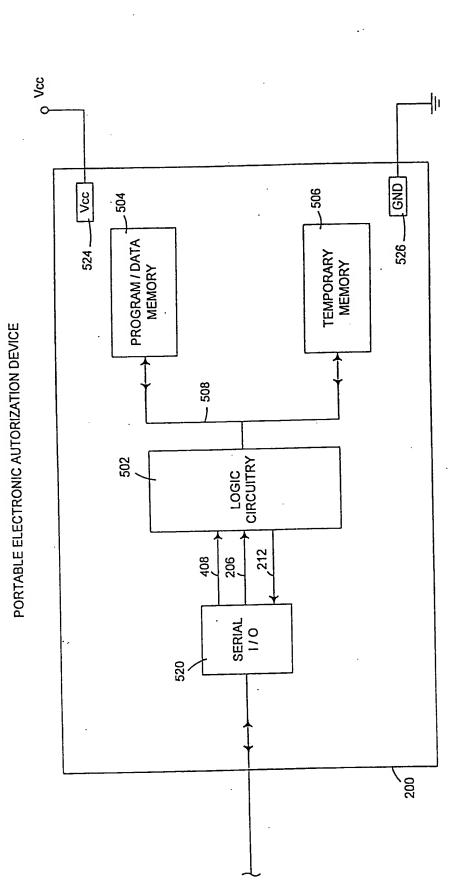
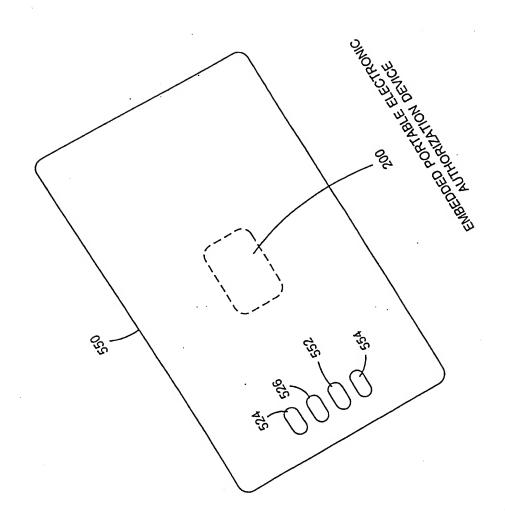


Fig. 5B



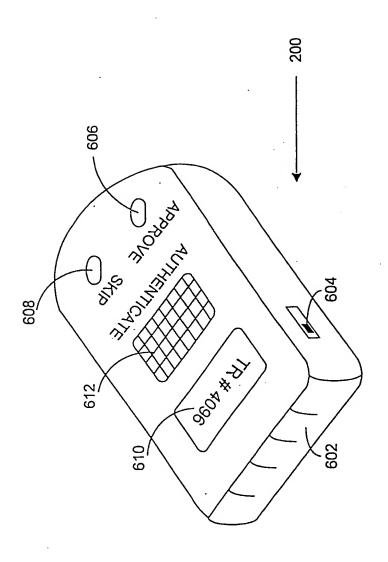
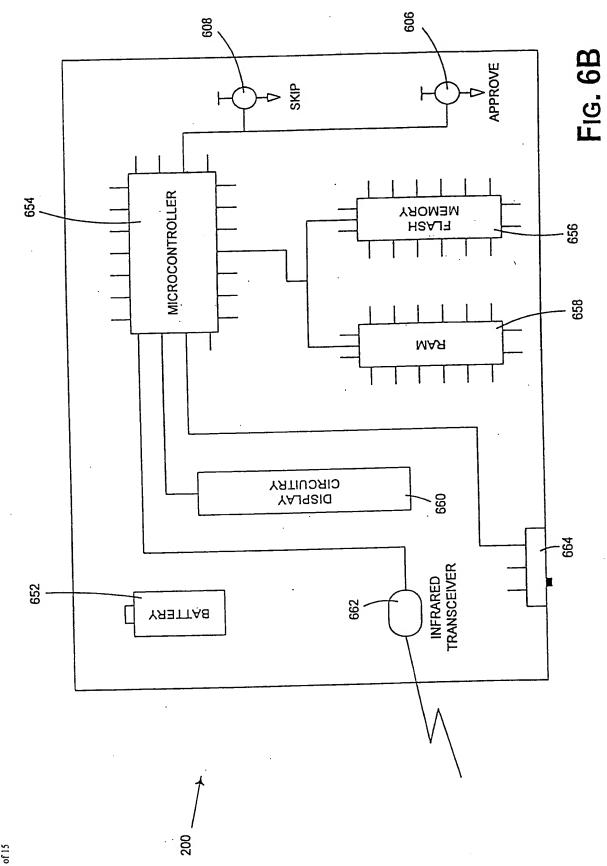


Fig. 6A



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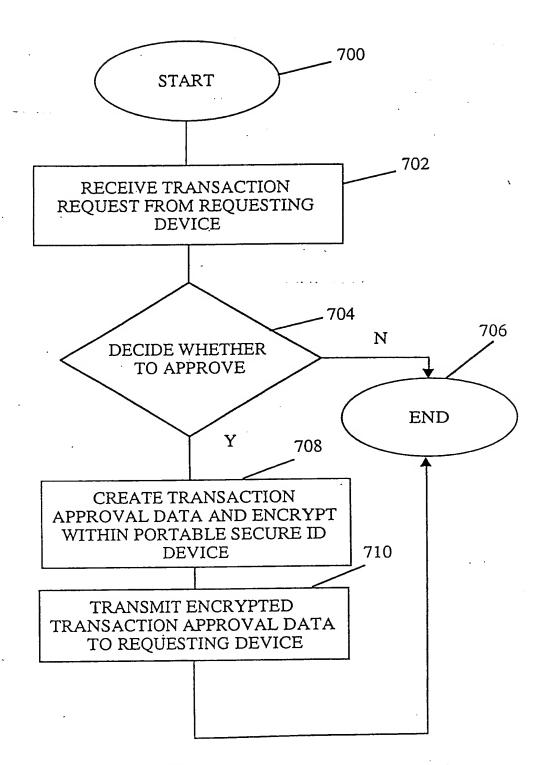


FIG. 7

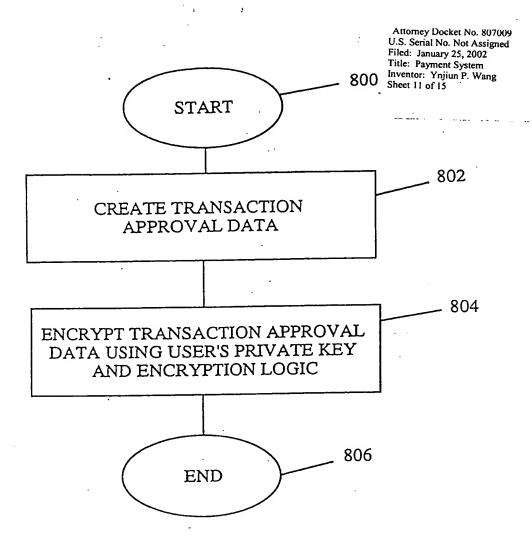


FIG. 8

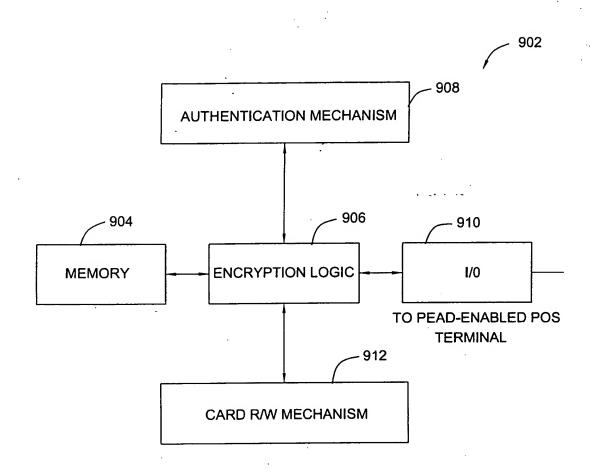


FIG. 9

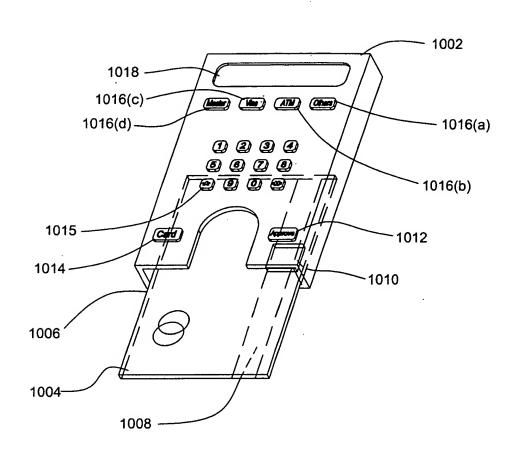


FIG. 10

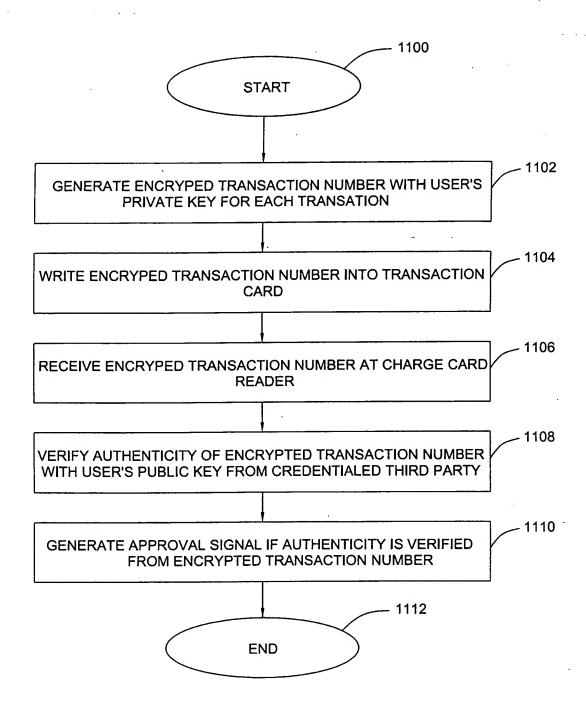


FIG. 11

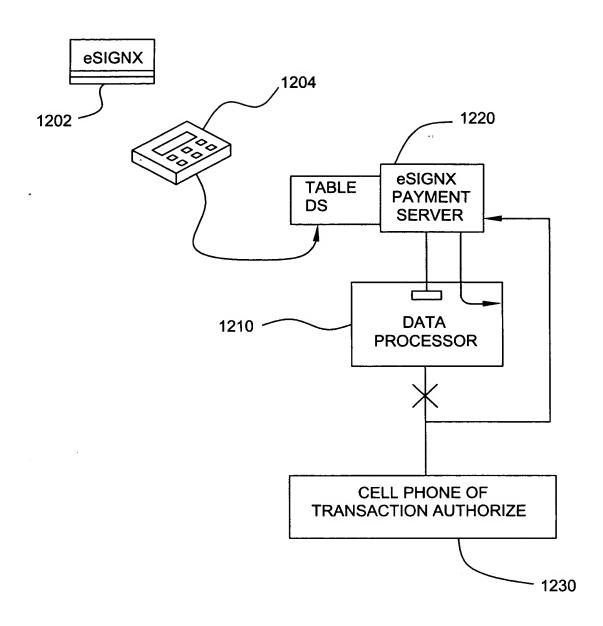


FIG. 12